

## Information to identify the case:

Debtor 1:	<b>Bryan Steven Venezia</b>	Social Security number or ITIN:	xxx-xx-7744
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Suzanne Michelle Venezia</b>	Social Security number or ITIN:	xxx-xx-1007
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/24/18
Case number:	<b>18-11421-VFP</b>	Date case converted to chapter:	7 4/10/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bryan Steven Venezia	Suzanne Michelle Venezia
2. All other names used in the last 8 years		
3. Address	18 Mountain View Court Hamburg, NJ 07419	18 Mountain View Court Hamburg, NJ 07419
4. Debtor's attorney Name and address	Dean G. Sutton 18 Green Rd. PO Box 187 Sparta, NJ 07871	Contact phone (973) 729-8121
5. Bankruptcy trustee Name and address	Eric Raymond Perkins Eric R. Perkins, Chapter 7 Trustee 354 Eisenhower Parkway Suite 1500 Livingston, NJ 07039	Contact phone 973-422-1100

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 4/12/19
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>May 17, 2019 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/16/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Bryan Steven Venezia  
 Suzanne Michelle Venezia  
 Debtors

Case No. 18-11421-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.  
 db/jdb

+Bryan Steven Venezia, Suzanne Michelle Venezia, 18 Mountain View Court,  
 Hamburg, NJ 07419-2414  
 517520333 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853  
 517293126 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 517293130 Children's Specialized Hospital, PO Box 48066, Newark, NJ 07101-4866  
 517390728 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 517984347 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517293137 Foot and Ankle Center of NJ, LLC, 5 Route 94, Suite 3B, Viking Village,  
 Vernon, NJ 07462-3553  
 517293139 +Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558  
 517293141 LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 517331029 +LendingPoint LLC, 1201 Roberts Blvd., Ste 200, Kennesaw GA 30144-3612  
 517293142 +Lendingpoint Llc, 1701 Barrett Lake Blvd, Kennesaw, GA 30144-4582  
 517293143 +NationStar/Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620  
 517378103 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 517293145 +PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747  
 517663779 +PNC Bank, National Association, Bankruptcy Department, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 517293144 +PayPal Credit, PO Box 5138, Timonium, MD 21094-5138  
 517293146 Radiologic Associates of NNJ, PA, PO Box 10728, Lancaster, PA 17605-0728  
 517293151 Synergy Orthopedics, LLC, 920 Germantown Pike, Suite 210, Plymouth Meeting, PA 19462-7401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty

E-mail/Text: dgs123@ptd.net Apr 13 2019 00:56:44 Dean G. Sutton, 18 Green Rd.,  
 PO Box 187, Sparta, NJ 07871  
 tr +EDI: BERPERKINS.COM Apr 13 2019 04:23:00 Eric Raymond Perkins,  
 Eric R. Perkins, Chapter 7 Trustee, 354 Eisenhower Parkway, Suite 1500,  
 Livingston, NJ 07039-1023  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2019 00:58:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 13 2019 00:58:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517293127 +EDI: TSYS2.COM Apr 13 2019 04:23:00 Barclays Bank Delaware, P.o. Box 8803,  
 Wilmington, DE 19899-8803  
 517293128 EDI: CAPITALONE.COM Apr 13 2019 04:23:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517293129 +EDI: CAPITALONE.COM Apr 13 2019 04:23:00 Capital One, Po Box 26625,  
 Richmond, VA 23261-6625  
 517344899 EDI: BL-BECKET.COM Apr 13 2019 04:23:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517293131 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenity Bank/mandee, Po Box 182789,  
 Columbus, OH 43218-2789  
 517293132 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenity Bank/nwyrk&co, PO Box 182125,  
 Columbus OH 43218-2125  
 517293133 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenitybank/venus, Po Box 182789,  
 Columbus, OH 43218-2789  
 517293134 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenitybk/victoriasec, Po Box 182789,  
 Columbus, OH 43218-2789  
 517293135 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenitycap/chldplce, Po Box 182120,  
 Columbus, OH 43218-2120  
 517293136 +EDI: RCSFNBMARIN.COM Apr 13 2019 04:23:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 517293138 +EDI: PHINAMERI.COM Apr 13 2019 04:23:00 Gm Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 517312103 +EDI: HY11.COM Apr 13 2019 04:23:00 Hyundai Lease Titling Trust, PO Box 20809,  
 Fountain Valley, CA 92728-0809  
 517293140 +EDI: CBSKOHLS.COM Apr 13 2019 04:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 517293140 +E-mail/Text: bncnotices@becket-lee.com Apr 13 2019 00:57:19 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517422723 EDI: RESURGENT.COM Apr 13 2019 04:23:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 517386461 +EDI: MID8.COM Apr 13 2019 04:23:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517391250 EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,  
 POB 41067, Norfolk VA 23541  
 517415634 +EDI: Q3G.COM Apr 13 2019 04:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
 Sadino Funding LLC 98083-0788

District/off: 0312-2

User: admin  
Form ID: 309A

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Total Noticed: 51

Date Rcvd: Apr 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517416922 EDI: Q3G.COM Apr 13 2019 04:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517416948 EDI: Q3G.COM Apr 13 2019 04:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517415633 EDI: Q3G.COM Apr 13 2019 04:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
517403491 EDI: Q3G.COM Apr 13 2019 04:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
517293147 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015  
517293148 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synch/old Navy, Po Box 965005,  
Orlando, FL 32896-5005  
517293149 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synch/qvc, Po Box 965005, Orlando, FL 32896-5005  
517293150 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024  
517297581 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517424652 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
517436205 +E-mail/Text: bncmail@w-legal.com Apr 13 2019 00:58:18 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
517293152 +EDI: WTRRNBNBANK.COM Apr 13 2019 04:23:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Dean G. Sutton on behalf of Joint Debtor Suzanne Michelle Venezia dgs123@ptd.net  
Dean G. Sutton on behalf of Debtor Bryan Steven Venezia dgs123@ptd.net  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eric Raymond Perkins eperkins@becker.legal,  
nj42@ecfbis.com; tcolombini@becker.legal; eperkins@becker.legal  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
NJ\_ECF\_Notices@McCalla.com  
Phillip Andrew Raymond on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9